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**Subject:** Study on Credit Bureaus Handling of Disputes

As an attorney and business professional, I have been using my credit for over 35 years, and have found credit reporting to be very inaccurate and confusing. I give large chunks of my time away helping consumers understand their credit, its importance and how to better manage their report, especially people facing foreclosure. I have had accounts posted to me report that were not mine, bankruptcy of some other George Bentley on my report, accounts that were wrongfully reported late pay that I could not get corrected, and items that have stayed on my report longer than they should. The fact there are multiple agencies collecting credit data and issuing reports makes it all the more difficult to manage. Most recently, I have a problem with my ex-wife's address and accounts being listed as mine incurred at a "previous address" of mine. This is shocking because we have been divorced over 7 years, I have remarried, she bought the house at the address in question 3 years ago, and I have never had any connection whatsoever to her or this property. Yet, it is on my report causing lenders to have a reason to inquire as to why my residency history is inaccurate, and questionable accounts.

Most troubling, unless a consumer has the information provided to them automatically every time a new or derogatory report hits their credit score - they will not know about any potentially inaccurate problem UNTIL AFTER THEY HAVE BEEN DENIED CREDIT! I find this to be a gross injustice that most consumers don't understand and cannot manage to protect themselves from until they have already been harmed. Even then, most don't have the stamina to go through the long and difficult process of clearing their credit.

If you have any questions or would like to discuss further, feel free to call me.

Thank You,

George Bentley, Esq.